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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-12447-mdc Robert S Fister Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Sep 22, 2022 Form ID: 309I Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2022:

Recip ID db +	Recipient Name and Address Robert S Fister, 244 Baltimore Pike, Unit 328, Glen Mills, PA 19342-1192
14721215	Advance America, 2729 Philadelphia Pike, Claymont, DE 19703
14721217 +	Exelon HR Services, 4025 Delridge Way, Suite 250, Seattle, WA 98106-1273
14721218 +	Figure Lending/Figure, Attn: Bankruptcy, P.O. Box 40534, Reno, NV 89504-4534
14721220	Garnet Valley School District, c/o Louis Girolami, P. O. Box 1137, Concordville, PA 19331-1137
14721223	Lending Point, Credit Corp, 121 West South Election Road, Draper, UT 84020
14721224	Lending Point LLC, P.O. Box 88599, Milwaukee, WI 53288-8599
14721226 +	Lendmark Financial Services, 1500 Garrett Road, Suite F, Upper Darby, PA 19082-4519
14721227 +	Minute Loan, 2501 Concord Pike, Wilmington, DE 19803-5002
14721230	Sandy Okino, 8 E. Rhodes Avenue, West Chester, PA 19382-5520

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: bob@lohrandassociates.com	Date/Time	Recipient Name and Address
uty		Zinai, Toxi. 800 Cionanaissociaes.com	Sep 22 2022 23:40:00	ROBERT J. LOHR, II, Lohr and Associates, Ltd., 1246 West Chester Pike, Suite 312, West Chester, PA 19382
tr	+	Email/Text: bncnotice@ph13trustee.com	Sep 22 2022 23:40:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg		Email/Text: megan.harper@phila.gov	Sep 22 2022 23:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg		EDI: PENNDEPTREV	Sep 23 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Sep 22 2022 23:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14721214	+	Email/Text: customercare@adminrecovery.com	Sep 22 2022 23:41:00	Admin Recovery, LLC, 6225 Sheridan Drive, Suite 118, Buffalo, NY 14221-4800
14721219		Email/Text: bk@freedomfinancialnetwork.com	Sep 22 2022 23:40:00	Freedom Plus, 1875 S. Grant Street, #400, San Mateo, CA 94402
14721216		EDI: IRS.COM	Sep 23 2022 03:43:00	Department of the Treasury, Internal Revenue Service, Fresno, CA 93888-0025
14721225		Email/Text: ktramble@lendmarkfinancial.com		

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	Sep 22 2022 23:40:00	Lendmark Financial Services, 2118 Usher St., Covington, GA 30014
+ EDI: LENDNGCLUB	Sep 23 2022 03:43:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
+ Email/Text: bankruptcyteam@quickenloans.com	Sep 22 2022 23:41:00	Quicken Loans, Attention: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
Email/Text: bankruptcyteam@quickenloans.com	Sep 22 2022 23:41:00	Rocket Mortgage, P.O. Box 6577, Carol Stream, IL 60197-6577
EDI: TDBANKNORTH.COM	Sep 23 2022 03:43:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street, P.O. Box 1377, Lewiston, ME 04243
Email/Text: bknotice@upgrade.com	Sep 22 2022 23:40:00	Upgrade, 2 N. Central Avenue, Floor 10, Phoenix, AZ 85004
^ MEBN	Sep 22 2022 23:39:21	Velocity Investments, LLC, P.O. Box 788, Belmar, NJ 07719-0788
EDI: WFFC.COM	Sep 23 2022 03:43:00	Wells Fargo Auto, P.O. Box 17900, Denver, CO 80217-0900
+ EDI: WFAUTO	Sep 23 2022 03:43:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
	+ Email/Text: bankruptcyteam@quickenloans.com Email/Text: bankruptcyteam@quickenloans.com EDI: TDBANKNORTH.COM Email/Text: bknotice@upgrade.com MEBN EDI: WFFC.COM	+ EDI: LENDNGCLUB Sep 23 2022 03:43:00 + Email/Text: bankruptcyteam@quickenloans.com Sep 22 2022 23:41:00 Email/Text: bankruptcyteam@quickenloans.com Sep 22 2022 23:41:00 EDI: TDBANKNORTH.COM Sep 23 2022 03:43:00 Email/Text: bknotice@upgrade.com Sep 22 2022 23:40:00 MEBN Sep 22 2022 23:39:21 EDI: WFFC.COM Sep 23 2022 03:43:00 + EDI: WFAUTO

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14721213		22-12447
14721221	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Attention: Kevin Connelly, 600 Arch Street, Room 5200, Philadelphia PA 19106

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name Email Address

DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

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ROBERT J. LOHR, II

on behalf of Debtor Robert S Fister bob@lohrandassociates.com leslie@lohrandassociates.com;r59687@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:			
Debtor 1:	Robert S Fister	Social Security number or ITIN: xxx-xx-9749	
Debior 1.	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 9/14/22	
Case number:	22-12447-mdc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Robert S Fister	
2.	All other names used in the last 8 years		
3.	Address	244 Baltimore Pike Unit 328 Glen Mills, PA 19342	
		ROBERT J. LOHR II	Contact phone (610) 701-0222
	Debtor's attorney Name and address	Lohr and Associates, Ltd. 1246 West Chester Pike Suite 312 West Chester, PA 19382	Email: bob@lohrandassociates.com
5.	Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377
			Email: ecfemails@ph13trustee.com
	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 9/22/22

For more information, see page 2

Debtor Robert S Fister Case number 22–12447–mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 9, 2022 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/8/23	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/23/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/13/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 1500.00 The hearing on confirmation will be held on: 12/15/22 at 9:30 AM, Location: Courtroom #2, 900 Market Street,		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ey to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I